

BAINBRIDGE BANCSHARES, INC.

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3232361	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$134	\$125	-6.2%		
Loans	\$47	\$49	5.2%		
Construction & development	\$2	\$1	-23.9%		
Closed-end 1-4 family residential	\$12	\$13	9.8%		
Home equity	\$3	\$2	-22.6%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-34.5%		
Commercial & Industrial	\$5	\$6	14.6%		
Commercial real estate	\$9	\$11	17.0%		
Unused commitments	\$5	\$4	-22.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$13	\$15	15.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$29	-8.6%		
Cash & balances due	\$10	\$9	-8.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$120	\$113	-5.4%		
Deposits	\$114	\$108	-5.5%		
Total other borrowings	\$5	\$5	0.0%		
FHLB advances	\$5	\$5	0.0%		
Equity					
Equity capital at quarter end	\$14	\$12	-13.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.6%	11.4%	--		
Tier 1 risk based capital ratio	21.6%	20.2%	--		
Total risk based capital ratio	22.9%	21.4%	--		
Return on equity ¹	5.8%	11.4%	--		
Return on assets ¹	0.6%	1.1%	--		
Net interest margin ¹	2.8%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	67.9%	54.3%	--		
Loss provision to net charge-offs (qtr)	117.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.8%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	69.0%	68.7%	3.6%	0.6%	--
Closed-end 1-4 family residential	0.3%	2.7%	0.7%	0.0%	--
Home equity	0.0%	1.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.2%	2.2%	0.5%	0.4%	--
Commercial & Industrial	2.3%	3.3%	0.6%	0.0%	--
Commercial real estate	3.9%	6.1%	0.0%	0.0%	--
Total loans	4.1%	4.8%	0.6%	0.1%	--